



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Group Art Unit: 2761
Examiner: Unassigned

In Re PATENT APPLICATION Of:

Applicants : James R. DeFrancesco et al.)

Serial No. : 08/922,462)

Filed : September 3, 1997)

For : AUTOMATED CREDIT)
APPLICATION SYSTEM)

Attorney Ref. :CMSI 0003)

RESPONSE TO
NOTICE OF
INCOMPLETE
APPLICATION

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

In response to the Notice of Incomplete Application dated January 12, 1998, the full names of all the inventors are as follows:

James R. DeFrancesco, Scott L. Freiman, James C. Alsobrook, Jr.,
Steven M. Terpening, Andrew L. Mayers, Edward T. Mullin,
Brian S. Fritsche, Michael D. DiClaudio, Michael D. Burne, Jr. and
Kristie W. Scott.

REMARKS

Applicants are submitting a petition that the application be accorded the September 3, 1997 filing date herewith.

Respectfully submitted,

Date: 1-21-98

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